

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

BERNICE LOVE

Debtor(s)

Case No. 18-15205-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2018.
- 2) The plan was confirmed on 08/13/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/24/2024.
- 6) Number of months from filing or conversion to last payment: 70.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,196.00.
- 10) Amount of unsecured claims discharged without full payment: \$194,791.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$70,891.25
Less amount refunded to debtor	\$750.83

NET RECEIPTS: \$70,140.42

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,628.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,378.06

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITADEL FEDERAL CREDIT UNION	Secured	NA	7,857.07	9,224.07	7,964.07	0.00
CITY OF PHILA	Secured	NA	122.02	122.02	122.02	0.00
CITY OF PHILA	Secured	NA	1,203.14	1,203.14	1,203.14	0.00
CITY OF PHILA	Secured	NA	3,963.27	4,653.00	4,653.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	952.97	952.97	18.30	0.00
FEDLOAN SERVICING	Unsecured	65,215.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	6,205.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	2,758.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	2,093.62	2,093.62	40.21	0.00
MIDLAND FUNDING	Unsecured	852.00	NA	NA	0.00	0.00
P.S.E.C.U.	Secured	NA	34,115.06	9,915.28	9,915.28	0.00
P.S.E.C.U.	Secured	NA	NA	5,136.52	5,136.52	0.00
P.S.E.C.U.	Secured	NA	31,930.97	3,137.63	3,137.63	0.00
P.S.E.C.U.	Secured	NA	NA	12,180.06	12,180.06	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	19,983.28	19,983.28	383.76	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	3,334.60	3,334.60	64.04	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	11,573.06	11,573.06	222.25	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,474.04	2,474.04	47.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,371.28	2,371.28	45.54	0.00
SYNCHRONY BANK/LOWES	Unsecured	383.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	77,962.51	77,962.51	1,497.19	0.00
US BANK HOME MORTGAGE	Secured	NA	91,781.79	11,131.84	11,131.84	0.00
VISA DEPT STORE NATIONAL BANK	Unsecured	952.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$41,501.33	\$41,501.33	\$0.00
Debt Secured by Vehicle	\$9,224.07	\$7,964.07	\$0.00
All Other Secured	\$5,978.16	\$5,978.16	\$0.00
TOTAL SECURED:	\$56,703.56	\$55,443.56	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$120,745.36	\$2,318.80	\$0.00

Disbursements:	
Expenses of Administration	<u>\$12,378.06</u>
Disbursements to Creditors	<u>\$57,762.36</u>
TOTAL DISBURSEMENTS :	<u>\$70,140.42</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.